

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors: **FERNANDEZ *et al.***

Serial No.: (Not yet assigned) Group Art Unit: (Not yet assigned)

Filed: 1 SEPTEMBER 1998 Examiner: (Not yet assigned)

5 Title: **ADAPTIVE DIRECT TRANSACTION FOR NETWORKED CLIENT GROUP**



**INFORMATION DISCLOSURE STATEMENT**

The Assistant Commissioner of Patents  
Washington, D.C. 20231

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Sir:


In keeping with the duty of candor and good faith owed to the Patent and Trademark Office, Applicants wish to bring the enclosed printed publications and U.S. patent references to the attention of the Examiner. (cited)

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Applicant respectfully submits that Applicants' claimed invention is patentable over such references. A form PTO-1449 listing these references is attached. It is understood the Office may find additionally relevant material in these or other references

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Respectfully submitted,

  
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Date

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